

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Darcell A. Kennedy  
 Debtor

Case No. 15-12894-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 21

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db +Darcell A. Kennedy, 427 W Roosevelt Blvd, Philadelphia, PA 19120-4122  
 13597204 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478  
 13539617 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13619272 +Metro Public Adjustment, Inc., 3551 Bristol Pike, Bensalem, PA 19020-4685  
 13538543 +Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 13517200 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495  
 13551032 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:35 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:31 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13568876 EDI: AIS.COM Sep 15 2018 06:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 13554877 +EDI: ATLASACQU.COM Sep 15 2018 06:38:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 13607741 E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:35 City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
 13600540 +E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:35 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
 13541936 EDI: CAPITALONE.COM Sep 15 2018 06:38:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13539616 +EDI: TSYS2.COM Sep 15 2018 06:38:00 Department Stores National Bank For Bloomingdales, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13600539 EDI: RESURGENT.COM Sep 15 2018 06:38:00 LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13564599 E-mail/Text: blegal@phfa.org Sep 15 2018 02:58:07 PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105  
 13585462 EDI: PRA.COM Sep 15 2018 06:38:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13558906 +E-mail/Text: bncmail@w-legal.com Sep 15 2018 02:58:14 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13568714 +E-mail/Text: bncmail@w-legal.com Sep 15 2018 02:58:14 The Bank of New York Mellon, C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

DANIEL BRETT SULLIVAN on behalf of Creditor Nationstar Mortgage,LLC BNCmail@w-legal.com, DanS@w-legal.com  
DAVID M. OFFEN on behalf of Debtor Darcell A. Kennedy dmo160west@gmail.com, davidooffenecf@gmail.com  
DENISE ELIZABETH CARLON on behalf of Creditor The Bank of New York Mellon as Trustee for Nationstar Home Equity Loan Trust 2006-B bkgroup@kmllawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon as Trustee for Nationstar Home Equity Loan Trust 2006-B bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
KEVIN M. BUTTERY on behalf of Creditor The Bank of New York Mellon... bkyefile@rasflaw.com  
MARTIN A. MOONEY on behalf of Creditor Toyota Motor Credit Corporation ahight@schillerknapp.com, ahight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknap p.com  
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon as Trustee for Nationstar Home Equity Loan Trust 2006-B tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon... tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phi3trustee.com, philaecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Darcell A. Kennedy**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **15-12894-elf**

Social Security number or ITIN **xxx-xx-3639**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Darcell A. Kennedy

9/13/18

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**